

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. : 10/751,820 Confirmation No. 3634  
Applicant : Douglas S. McNair  
Filed : 01/05/2004  
Title : SYSTEM AND METHOD FOR RISK-ADJUSTING INDICATORS OF  
ACCESS AND UTILIZATION BASED ON METRICS OF DISTANCE  
AND TIME  
Group Art Unit : 3626  
Examiner : Tran N. Nguyen  
Docket No. : CRNI.103792  
Customer No. : 46169

**VIA EFS September 16, 2009**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**SUMMARY OF TELEPHONIC INTERVIEW**

Pursuant to MPEP § 713.04, Applicants submit this Summary setting forth a statement of the substance of the Examiner telephonic interview on August 17, 2009.

**Brief Description of the Nature of any Exhibit Shown or any Demonstration Conducted:**

No exhibits were shown and no demonstrations were conducted.

**Identification of the Claims Discussed:**

Claim 8 was discussed.

**Identification of Specific Prior Art Discussed:**

No specific prior art was discussed.

**Identification of the Principle Proposed Amendments of a Substantive Nature Discussed:**

Applicants discussed features of the Applicant's invention that clarify recited features of claim 1.

**The General Thrust of the Principal Arguments of Applicant and the Examiner:**

The Examiner suggested canceling claims 1-7 and entering claim 8 by way of an Examiner's Amendment in order to further clarify features recited in claim 1. Applicant's representative authorized said entry.

**General Indication Of Any Other Pertinent Matters Discussed:**

No other pertinent matters were discussed.

Respectfully submitted,

/ASHLEY N. LINDSEY/

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